

**Certificate of Notice Page 1 of 2**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Edgardo Mercado-Luciano  
 Diane Mercado  
 Debtors

Case No. 18-13027-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 6

Date Rcvd: Jun 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2018.

db/jdb +Edgardo Mercado-Luciano, Diane Mercado, 4225 Orchard Street, Philadelphia, PA 19124-4605  
 14108796 +Pennsylvania Housing Finance Agency, c/o REBECCA ANN SOLARZ, KML Law Group P.C.,  
 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Jun 28 2018 02:08:02 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 28 2018 02:07:44  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 28 2018 02:07:54 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

cr +E-mail/PDF: gecsed@recoverycorp.com Jun 28 2018 02:16:31 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 29, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2018 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Edgardo Mercado-Luciano dmo160west@gmail.com,  
 davidoffenecf@gmail.com

DAVID M. OFFEN on behalf of Joint Debtor Diane Mercado dmo160west@gmail.com,  
 davidoffenecf@gmail.com

KEVIN G. MCDONALD on behalf of Creditor Pennsylvania Housing Finance Agency  
 bkggroup@kmlawgroup.com

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com

REBECCA ANN SOLARZ on behalf of Creditor Pennsylvania Housing Finance Agency  
 bkggroup@kmlawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Diane Mercado aka Diane M Brown  
Edgardo Mercado-Luciano aka Edgardo  
Mercado Luciano, aka Edgardo Mercado  
Debtor(s)

CHAPTER 7

PENNSYLVANIA HOUSING FINANCE AGENCY  
Movant

NO. 18-13027 elf

vs.

11 U.S.C. Section 362

Diane Mercado aka Diane M Brown  
Edgardo Mercado-Luciano aka Edgardo Mercado  
Luciano, aka Edgardo Mercado  
Debtor(s)

Lynn E. Feldman Esq.

Trustee

**ORDER**

AND NOW, this 27th day of June, 2018 at Philadelphia, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

**ORDERED** THAT: the Motion for Relief from the Automatic Stay of all proceedings is granted and the Automatic Stay, as provided 11 U.S.C. Section 362 is modified with respect to the subject premises located at 4225 Orchard Street, Philadelphia, PA 19124 ("Property), so as to allow Movant, its successors or assignees, to proceed with its *in rem* rights and remedies under the terms of the subject Mortgage and pursue its *in rem* State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.



**ERIC L. FRANK  
U.S. BANKRUPTCY JUDGE**